

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Melissa L. Mitchell
Stephen R. Mitchell

Debtor(s)

MIDFIRST BANK,
its successors and/or assigns

Movant

v.

Stephen R. Mitchell
Melissa L. Mitchell

Respondent(s)

and

Eric E. Bononi, Trustee

Additional Respondent

BK. NO. 23-70313 JAD

CHAPTER 7

Related to ECF No. 26

Hearing: January 2, 2024 at 10 a.m.

DEFAULT O/E JAD

ORDER MODIFYING SECTION 362 AUTOMATIC STAY

AND NOW, this 28th day of December, 2023, at Pittsburgh, upon Motion of MIDFIRST BANK,
it is

ORDERED THAT: The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is granted and modified with respect to the subject premises located at 864 Ferndale Avenue, Johnstown, PA 15905 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Movant shall serve a copy of this Order on respondent(s), their counsel, the Trustee, and U.S. Trustee. Movant shall file a certificate of service within three (3) days hereof.



JEFFREY A. DELLEPIA
United States Bankruptcy Judge

FILED
12/28/23 2:59 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Case Administrator to serve:
Brian Nicholas, Esq.

In re:
Steven R. Mitchell
Melissa L. Mitchell
Debtors

Case No. 23-70313-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Dec 28, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steven R. Mitchell, Melissa L. Mitchell, 864 Ferndale Avenue, Johnstown, PA 15905-4033

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Lawrence W. Willis	on behalf of Debtor Steven R. Mitchell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Melissa L. Mitchell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com

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Total Noticed: 1

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6